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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Nicole	
Write the name that is on	First name	First name
your government-issued picture identification (for example, your driver's	Middle name  Johnson	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	Nicole	
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	East name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 1921	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Nicole		Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
	Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2260 S. Kirkland Ave	
		Number Street	Number Street
		Apartment 2	
		Chicago Illinois 60623	
		City State Zip Code	City State Zip Code
		Cook	
		Cook County	County
		-	
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	<b>fill it in here.</b> Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		Oity State Zip Gode	Oity State Zip Gode
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Nicole		Johnson		Case number (if kno	own)	
	First Name	Middle Nam	e Last Name				
Pa	rt 2: Tell the Court About	ut Your Bankrup	tcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, see a B2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details a cashier's che may pay with  I need to pay Individuals to I request that judge may, but the official poyou choose to	entire fee when I file my about how you may pay. Tyck, or money order If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment (You rut is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	r attorney is a pre-printer you choose tallments (Omay request your fee, an our family sit the Applic	ou are paying the submitting you and address. This option, significial Form 103 this option only d may do so on ze and you are used.	e fee yourself, r payment on y gn and attach to A).  If you are filingly if your incorunable to pay to the pay	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Northern District of Illinois  Northern District of Illinois	WhenWhenWhen	5/25/2016 MM / DD / YYYY 9/10/2012 MM / DD / YYYY	Case number _ Case number _ Case number _	1:16-bk-17574 1:12-bk-35726
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No.  Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	you
11.	Do you rent your residence?	✓ No.	e 12.  r landlord obtained an eviction  Go to line 12.  Fill out <i>Initial Statement About</i> this bankruptcy petition.				

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Debtor 1 Nicole Johnson \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Nicole Johnson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Nicole Johnson Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 1/6/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Nicole		Johnson	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·			·
need to file this page.	/s/ Elizabeth Placek		Date	1/6/2017
	Signature of Attorney for	or Debtor	MI	M / DD / YYYY
	,			
	Elizabeth Placek			
	Printed name			
	Commend Lavy Firms			
	Semrad Law Firm Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	Chicago City		State	Zip Code
	Oity		Otate	2ip 0000
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Nicole		Johnson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Check if this is an	
amended filing	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	<b>Your assets</b> Value of what you own
. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy into Co, Total Total Collate, Hotti Contable 772	\$20,652.00
1b. Copy line 62, Total personal property, from Schedule A/B	<del>Ψ20,032.00</del>
1c. Copy line 63, Total of all property on Schedule A/B	\$20,652.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$21,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
·	\$30,982.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$30,982.00 \$51,982.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	<u>· · · · · · · · · · · · · · · · · · · </u>
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$51,982.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u> </u>

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Debt	or 1 Nicole		Johnson	Case number (if known)	
5 .	First Name	Middle Name	Last Name		
Part 4	Answer These Que	Stions for Administrati	ive and Statistical Reco	ras	
6. <b>A</b> r	e you filing for bankruptcy	under Chapters 7, 11, or	13?		
	No. You have nothing to	report on this part of the fo	rm. Check this box and subm	nit this form to the court with your other so	chedules.
_ _	Yes.				
7 \		0			
7. W	hat kind of debt do you ha —				
_			mer debts are those incurred ill out lines 8-10 for statistical	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
Г	Your debts are not prim	arily consumer debts. Yo	u have nothing to report on t	his part of the form. Check this box and si	ubmit
	this form to the court with	your other schedules.			
8. <b>F</b>	rom the Statement of You	r Current Monthly Income	e: Copy your total current mo	nthly income from Official	\$5,273.00
F	orm 122A-1 Line 11; <b>OR</b> , F	orm 122B Line 11; <b>OR</b> , Fo	rm 122C-1 Line 14.		
9.	Copy the following specia	I categories of claims fro	m Part 4, line 6 of Schedule	e E/F:	
	.,				
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	ations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	dobte you awa tha gayarar	mont (Copy line 6h.)	\$0.00	
			, ,,	\$0.00	
	9c. Claims for death or person	onal injury while you were i	ntoxicated. (Copy line 6c.)	<del>Ψ0.00</del>	
	9d. Student loans. (Copy lin	e 6f.)		\$0.00	
	9e. Obligations arising out o	of a separation agreement o	r divorce that you did not repo	ort as \$0.00	
	priority claims. (Copy line 6g	J.)			
	9f. Debts to pension or prof	it-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify	your case:			
Dalatand	NP I -		Laborator		
Debtor 1	Nicole First Name	Middle N	Johnson lame Last Name		
Debtor 2	T HOL TALLITO	Wildio I	Last Harris		
(Spouse, if fil	First Name	Middle N	lame Last Name		
United Sta	ates Bankruptcy Court f	or the: Northern	District of Illinois (State)		
Case num (If known)	ber				
Officia	I Form 106A	′B			Check if this is an amended filing
Sched	dule A/B: Pr	operty			12/1
category v responsibl write your	where you think it fits e for supplying correc name and case numb	best. Be as complete a ct information. If more s per (if known). Answer e	st an asset only once. If an asset fits in more nd accurate as possible. If two married peop pace is needed, attach a separate sheet to t very question.  1d, or Other Real Estate You Own or Ha	le are filing together, both a his form. On the top of any a	re equally
	No. Go to Part 2	ai or equitable interest	n any residence, building, land, or similar pro	operty?	
<u> </u>		. 0			
Ц	Yes. Where is the prop	erty?			
			What is the property? Check all that apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street address, if availa	able, or other description	Single-family home		nims Secured by Property.
		,	Duplex or multi-unit building	Current value of the	Current value of the
	-		Condominium or cooperative	entire property?	portion you own?
			Manufactured or mobile home		
	Number Street		Land	Describe the nature o	f vour ownershin
			Investment property	interest (such as fee s	
	City Stat	te Zip Code	Timeshare Other	the entireties, or a life	e estate), if known.
	,		Who has an interest in the property? Check	Check if this is co (see instructions)	mmunity property
			one.		
			Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about th	is item, such as local	
If you	own or have more thar	one list here:	property identification number:		
ii you	own or have more than	i one, list nere.	What is the property? Check all that apply.	Do not deduct secured	claims or exemptions. Put
1.2			Single-family home	the amount of any secu	red claims on Schedule D:
	Street address, if availa	ble, or other description	Duplex or multi-unit building	Creditors Who Have Cla	ims Secured by Property.
			Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
			Land		
	Number Street		Investment property	Describe the nature o	
			Timeshare	interest (such as fee s the entireties, or a life	
	City Stat	te Zip Code	Other		
			Who has an interest in the property? Check		mmunity property
			one.  Debtor 1 only	Ш	
			Debtor 2 only		
			Debtor 2 only  Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about th property identification number:	is item, such as local	

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Debtor 1	Nicole First Name	Middle Name	Johnson Last Name	Case number	(if known)	
1.3Stre	et address, if available, or ot	v	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur City	mber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the property  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and and  Other information you wish to add a	other	Check if this is co (see instructions)  such as local	mmunity property
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a rite that number he	all of your entries from Part 1, incluere.	ding any entries	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	t? Include any vehicles	
you own t	hat someone else drives. If yans, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executor	-	-	
3.1	Model: Year:	Jeep Patriot 2017	Who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	50	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$19035.00	Current value of the portion you own? \$19035.00
3.2	Make Model: Year:		who has an interest in the propone.  Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	First Name	Middle Name	Johnson Last Name	Case numbe	r (if known)	
3.3	Make	- Wild die Hame	Who has an interest in the pro	perty? Check		claims or exemptions. Pu
	Model: Year:		one.  Debtor 1 only			red claims on Schedule and secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
	Circi information.		At least one of the debtors ar	nd another	-	
			Check if this is community			
			instructions)	h. cha		
3.4	Make		Who has an interest in the pro	perty? Check		claims or exemptions. P
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only			ums secured by Property
			Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		——————	portion you own:
			At least one of the debtors ar	nd another		
			Check if this is community instructions)	property (see		
Ш	Yes					
4.1	Yes Make Model:		Who has an interest in the pro	perty? Check	Do not deduct secured the amount of any secu	
4.1	Make		•	perty? Check		red claims on <i>Schedule</i>
4.1	Make Model:		one.	perty? Check	the amount of any secu	red claims on <i>Schedule</i>
4.1	Make Model: Year:		one.  Debtor 1 only	perty? Check	the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
4.1	Make Model: Year: Approximate mileage:		one.  Debtor 1 only  Debtor 2 only		the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule lims Secured by Propert Current value of the
4.1	Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	nd another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule lims Secured by Propert Current value of the
	Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community	nd another property (see	the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. F
	Make Model: Year: Approximate mileage: Other information:  Make Model:		one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors ar  Check if this is community instructions)  Who has an interest in the proone.	nd another property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
	Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	nd another property (see	the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
	Make Model: Year: Approximate mileage: Other information:  Make Model:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	nd another property (see	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
	Make Model: Year: Approximate mileage: Other information:  Make Model: Year:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	nd another property (see perty? Check	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Propert Current value of the portion you own?  claims or exemptions. F red claims on Schedule lims Secured by Propert
	Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	nd another property (see perty? Check	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
	Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	nd another property (see perty? Check	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Living room and dining furniture. Kitchen goods. \$450.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, laptop, tablet, TV \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$375.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Costume Jewelry \$200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1525.00 for Part 3. Write that number here .....

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Johnson Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Bank of America 17.1. Checking account: \$67.00 17.2. Checking account: 17.3. Savings account: Bank of America \$25.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Nicole	Middle None	Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers ents are those you cannot transfe			
	✓ No	,		3	
	Yes. Give specific				
	information about	Issuer name:			
	them				
					<u> </u>
21.	Retirement or pension				<u> </u>
	Examples: Interests in IF	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accoun	its, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account		mstitution name.		
	separately.	401(k) or similar plan:			_
		Pension plan:			
		IRA:			
		Retirement account:			-
		Keogh:			_
		Additional account:			
		Additional account:			_
22.	Security deposits and Your share of all unused	prepayments I deposits you have made so that	vou may continue ser	vice or use from a company	
	Examples: Agreements v	with landlords, prepaid rent, publi			
	companies, or others				
	<b>✓</b> No		Institution name:		
	Yes	Electric:			
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			
		Telephone:			_
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	for a number of years)	<del>-</del>
	<b>✓</b> No				
	Yes	Issuer name and description:			
	_				
					<u> </u>
					<del>-</del> -

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Debt	tor 1 Nicole First Name	Middle N	Johnson Name Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an acc	ount in a qualified ABLE program, or ur	nder a qualified state tuition program.	
	✓ No  Yes	530(b)(1), 529A(b), and 529( Institution name and descrip	otion. Separately file the records of any inte	rests.11 U.S.C. § 521(c):	
25.		able or future interests in por	property (other than anything listed in li	ne 1), and rights or powers	
	✓ No Yes. Desc				
26.			secrets, and other intellectual property s, proceeds from royalties and licensing ac		
	Yes. Desc	ribe			
27.		nchises, and other general Iding permits, exclusive licens	intangibles ses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No  Yes. Desc	ribe			
	·	.h			
Mor	ney or propei	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or				portion you own? Do not deduct secured
	Tax refunds or			Federal:	portion you own? Do not deduct secured
	Tax refunds or  ✓ No  Yes. Give sabou	wed to you		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give s about	wed to you specific information t them, including whether			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give s about you a and it	wed to you specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and if  Family support Examples: Past	wed to you  specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s	pousal support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and if  Family support Examples: Past	wed to you specific information t them, including whether already filed the returns he tax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and if  Family support Examples: Past	wed to you  specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s	pousal support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and if  Family support Examples: Past	wed to you  specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s	pousal support, child support, maintenand	State: Local:  ce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give sabout you a and if  Family support Examples: Past	wed to you  specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s	pousal support, child support, maintenand	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
29.	Tax refunds or  ✓ No  Yes. Give s about you a and to  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years	spousal support, child support, maintenance be payments, disability benefits, sick pay, vo	State: Local:  Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds or  ✓ No  Yes. Give s about you a and to  Family support Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, s specific information  s someone owes you aid wages, disability insurance ial Security benefits; unpaid to	ce payments, disability benefits, sick pay, v	State: Local:  Ce, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb <sup>-</sup>	tor 1 Nicole		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabilit		alth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and list		Company name:	Beneficiary:	Surrender or refund value:
32.	property because someon	of a living trust, expect	someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
33.			you have filed a lawsuit or made a	a demand for payment	
	No Yes. Describe	noyment disputes, ins	urance claims, or rights to sue		
34.	Other contingent and us to set off claims	nliquidated claims o	f every nature, including counterc	laims of the debtor and rights	
	✓ No  Yes. Describe				
35.	Any financial assets you	 ı did not already list			
	Ves. Describe				
36.		-	m Part 4, including any entries for		\$92.00
Part	5: Describe Any Bus	siness-Related Pro	operty You Own or Have an In	iterest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable in	terest in any business-related pro	pperty?	
	No. Go to Part 6. Yes. Go to line 38.			<b>p</b> D	urrent value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable or	commissions you all	eady earned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Deb	tor 1 Nicole	Johnson	Case number (if known)	
	First Name	Middle Name Last Name	_	
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trad	le	
	<b>✓</b> No			
	Yes. Describe			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
	-		·	
42.	Interests in partnersh	ips or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	-		
43	Customer lists, mailing	lists, or other compilations		
	_			
	<b>✓</b> No			
	Yes. Do your lists in	nclude personally identifiable information (as defined in 11 U.S.C. §	3 101(41A))?	
	☐ No			
	Yes. Desci	riha		
	les. Desci	ibe		<del></del>
44.	Any business-related	property you did not already list		
	—			
	No			
	Yes. Give specific information			
	iiiioiiiialioii	-		<del>-</del>
				<u> </u>
45. A	dd the dollar value of a	ıll of your entries from Part 5, including any entries for pages	you have attached	
		r here		
<u> </u>	Danasila Assac		O	
Pari		arm- and Commercial Fishing-Related Property You C interest in farmland, list it in Part 1.	Jwn or Have an Interest in.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishi		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			oortion you own? Oo not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	oultry, farm-raised fish		
	<b>√</b> No			
	Yes. Describe			

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Debt	or 1 Nicole First Name		ohnson ast Name	Case number (if known)	
48.	Crops-either growing of				
	<b>✓</b> No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50	Farm and fishing suppl	ies, chemicals, and feed			
00.	No No	ioo, onomioaio, ana iooa			
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	<b>✓</b> No				
	Yes. Describe				
				Γ	
		l of your entries from Part 6, including			
<b>&gt;</b>					
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did No	t List Above	
	Do you have other prop	perty of any kind you did not already li			
	No Season tickets	s, country club membership			
	Yes. Give specific				
	information				
54. A	dd the dollar value of all	I of your entries from Part 7. Write tha	t number here		•
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Part 8	l ist the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2			
56. <b>p</b>	oart 2 total vehicles, line	e 5	\$19035.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$1525.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$92.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. <b>1</b>	Total personal property.	Add lines 56 through 61.	\$20652.00		+ \$20652.00
				Copy personal property total	
63 <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			\$20652.00
55.1	Jan. C. a., property on o				

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Fill in this information to identify your case:							
Debtor 1	Nicole	Johnson					
	First Name	Middle Name	Last Name	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the:		Northern	District of Illinois	_			
Case number (If known)			(State)	_			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claim	Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.					
	✓ You are claiming state and federal	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)					
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)				
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description:  Jeep Patriot, 2017  Line from Schedule A/B: 03	\$19,035.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$67.00	\$67.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?				

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Savings account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$450.00 description: **V** \$450.00 Living room and dining 100% of fair market value, up to any furniture. Kitchen goods. applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief description: \$375.00 **✓** \$375.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 Cellphone, laptop, 100% of fair market value, up to any tablet, TV applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b)

\$200.00

100% of fair market value, up to any

applicable statutory limit

\$200.00

description:

Line from

Schedule A/B:

Misc. Costume Jewelry

12

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		DC	Cument Page 22 01	70		
Fill in this	information to identify your ca	se:				
Debtor 1	Nicole		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fi	iling) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case nun (If known)	nber					
Offici	al Form 106D			J		Check if this is an amended filing
Sche	dule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
			e are filing together, both are equ			
more space	•		mber the entries, and attach it to t	• •		
	any creditors have claims se	ecured by your proper	tv?			
	•		with your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information	n below.	•			
	List All Secured Claims					
					0.1	0.1.0
	st all secured claims. If a credit parately for each claim. If more the		cured claim, list the creditor ticular claim, list the other creditors	Column A  Amount of claim	Column B Value of	Column C Unsecured
		•	order according to the creditor's	Do not deduct the	collateral	portion
na	me.			value of collateral.	that supports	If any
6 d 0b	n inlan Canital			<b>404 000 00</b>	this claim	<b>#4.005.00</b>
	rysler Capital editor's Name	Describe the property	that secures the claim:	\$21,000.00	\$19,035.00	\$1,965.00
<u>Pc</u>	Box 961272	Jeep Patriot   Value: \$1	,			
	Number Street		e, the claim is: Check all that apply.			
_		Contingent				
Fo City	rt Worth         TX         76161           v         State         ZIP Code	Unliquidated				
	no owes the debt? Check one.	Disputed				
<b>✓</b>	Debtor 1 only	Nature of lien. Check	all that apply.			
	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
	Check if this claim relates	Other (including a				
	to a community debt					
Da	te debt was	Last 4 digits of accou	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$21,000.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Nicole		Johnson				
		First Name	Middle Name	Last Name				
	otor 2	<del></del>						
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
Con	se number			(State)				
	nown)							
Of	ficial F	orm 106E/F				Chec	ck if this is an	n amended filing
			. al:Laura \A/la	Harra Haar				
50	cneai	lie E/F: Gre	editors wno	Have Unse	ecured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims	could result in a clair expired Leases (Officia Secured by Property.	ims and Part 2 for creditors wit n. Also list executory contracts I Form 106G). Do not include a If more space is needed, copy e top of any additional pages, v	on <i>Schedu</i> ny creditors the Part yo	le A/B: Prop s with partia u need, fill i	perty (Official ally secured t out, number
Pai	rt 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any c	reditors have priority ur	nsecured claims against y	ou?				
	<b>✓</b> No. (	Go to Part 2.						
	Yes.							
2.	listed, ide As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amoust ding to the creditor's nar particular claim, list the c		both priority	and nonprior	rity amounts.
						Tatal	Duianitus	Mannulaultu

claim

amount

amount

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Alltran Financial, LP \$1,290.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 610 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 56379 Sauk Rapids Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? Yes AT&T 4.2 \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 105262 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes CAPITAL ONE 4.3 \$506.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P O Box 30253 7/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Utah 84130 Salt Lake City Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes

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 Debtor 1 First Name
 Middle Name
 Johnson
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	City of Chicago Department of Revenue	Last 4 digits of account number	\$3,000.00
	Nonpriority Creditor's Name 121 North LaSalle Street	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60602	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Unsecured	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	Comcast Cable c/o Xfinity	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 7561 North Point Pkwy #900	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Alpharetta Georgia 30022	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only  Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify Unsecured	
	Is the claim subject to offset?		
	<b>✓</b> No		
	Yes		
4.6	DRLEONARDS	Last 4 digits of account number 9144	\$322.00
	Nonpriority Creditor's Name PO BOX 2845	When was the debt incurred? 7/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	MONROE         Wisconsin         53566           City         State         Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		

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 Debtor 1 First Name
 Middle Name
 Johnson
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuati	ion Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	EXETER FINANCE CORP Nonpriority Creditor's Name PO Box 201347 Number Street c/o Marian Garza  Adiapton 76006	Last 4 digits of account number 1001 When was the debt incurred? 11/1/2011  As of the date you file, the claim is: Check all that apply.  Contingent	\$13,346.00
	Arlington Texas 76006 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	
4.8	FST PREMIER  Nonpriority Creditor's Name 3820 N LOUISE AVE  Number Street  SIOUX FALLS South Dakota 57107  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	When was the debt incurred? 12/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$847.00
4.9	JPMORGAN CHASE BANK Nonpriority Creditor's Name 2000 MARCUS AVENUE Number Street  NEW HYDE PARK New York 11042 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number  When was the debt incurred?	\$1,200.00

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** J ROSS ASSOCIATES IN 4.10 \$1,956.00 Last 4 digits of account number Nonpriority Creditor's Name 4 UNIVERSAL WAY When was the debt incurred? 11/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent Michigan **JACKSON** 49202 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: COMED **✓** No Yes 4.11 MABT/CONTFIN \$633.00 Last 4 digits of account number Nonpriority Creditor's Name 8405 SW Nimbus Ave When was the debt incurred? 2/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Suite A Contingent Oregon 97008 Beaverton Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.12 \$834.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 6/1/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 92108 San Diego California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

001 UnknownLoanType

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Debtor 1 Nicole Johnson Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Peoples Gas \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured Is the claim subject to offset? **✓** No Yes 4.14 PORTFOLIO RECOVERY ASS \$448.00 0988 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 7/1/2016 120 CORPORATE BLVD STE 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent NORFOLK 23502 Virginia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes Synchrony Bank 4.15 \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 25 SE 2nd Ave Suite 1120 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33131 Miami Florida Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify unsecured Is the claim subject to offset?

✓ No Yes

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Debtor 1 Nicole First Name	Middle N	Johnson ame Last Name		
Part 2: Your NONF	PRIORITY Unsecured	Claims - Continuation	Page	
After listing a	ny entries on this page, n	umber them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.16 Verizon Wireles Nonpriority Cre 500 Technolog Number			Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that ap	\$600.00 ply.
Debtor 1 o Debtor 2 o Debtor 1 a At least on Check if t	,		Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement o divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other debts ✓ Other. Specify Unsecured	

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Debtor	1 Nicole First Name	N	Middle Name	Johnson Last Name	Case nu	umber (if known)		
Part 3:	List Others to	Be Notified Al	oout a Debt That Yo	ou Already Listed				
col col cre	llection agency is llection agency he editors here. If you	trying to collec ere. Similarly, if	t from you for a debt y you have more than o	ou owe to someone e	lse, list the or the debts that	a already listed in Parts 1 or 2. For example, if a iginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.		
	Arnold Scott Harris Name		On which entry in Part 1 or Part 2 did you list the original creditor?					
<u>11</u>	111 W. Jackson # 600 Number Street			Line 4.4 of (Check		Part 1: Creditors with Priority Unsecured Claims		
Nu —					one):	Part 2: Creditors with Nonpriority Unsecured Claims		
Ch	nicago	Illinois	60604	Last 4 digits of acc	ount number			
Cit	City State Zip Code							

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Debtor 1 Nicole Johnson Case number (if known)

FIRST INS	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotain rida iiiloo da tiiroagii oai	00.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$30,982.00	
	6i Total Add lines 6f through 6i	6i	\$30,982.00	

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Nicole		Johr	ison	
	First Name	Middle Name	Last	Name	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last	Name	<u></u>
United States B	ankruptcy Court for the:	Northern	District of		
Case number				(State)	
(If known)					

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  Yes	ing 12/15
First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number (If known)  Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes	ing 12/15
First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois  Case number (If known)  Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes	ing 12/15
Spouse, if filing   First Name   Middle Name   Last	ing 12/15
United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number (If known)  Check if this amended fill  Check if th	ing 12/15
Case number ((fi known))  Check if this amended file  Chec	ing 12/15
Case number (If known)  Check if this amended file  Check	ing 12/15
Check if this amended file  Ch	ing 12/15
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes	ing 12/15
Official Form 106H  Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes	12/15
Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  Yes	
Schedule H: Your Codebtors  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  Yes	
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filling a joint case, do not list either spouse as a codebtor.)    No   Yes	
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and num the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number known). Answer every question.  1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  No Yes	_
	(if
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, Californ Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  No. Go to line 3.	ia,
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?	
No	
Yes. In which community state or territory did you live? Fill in the name and current address of that person.	
res. In which community state or territory did you live?	
Name of your spouse, former spouse, or legal equivalent	
Name of your spouse, former spouse, or legal equivalent	
Number Street	
City State Zip Code	
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2	

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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						9 -			
Fill in	this inf	ormation to identify	your case:						
Debto	or 1	Nicole		Johnso	on				
		First Name	Middle Name	Last N	ame	)	_ Che	eck if this is:	
Debto		First Name	Middle Name	Last N	amo	`	-	An amended filing	
								A supplement showing pos	t-petition chapter 13
United	d States	Bankruptcy Court for	Northern	_ District of Illi	nois tate			expenses as of the following	
Case	number			()	naic	,	_		
(If knov	vn)							MM / DD / YYYY	
Offi	cial I	Form 106I							
Sch	edul	e I: Your In	come						12/15
inforn spous	nation a e. If mo er (if kn	bout your spouse. I	f you are separated and , attach a separate she y question.	d your spous	se is	not filing	with you, do	r spouse is living with your of include information ional pages, write your of	about your
1. Fi	ill in you	r employment		Debtor 1				Debtor 2	
in	formatio	n.	Employment status						
	attach a se	e more than one job,	Employment status					Employed	
		parate page with i about additional		Not Employed				Not Employed	
er	mployers.		Occupation						
		t time, seasonal, or	Employer's name	Experis US	Experis US, Inc.				
	self-employed work.  Occupation may include student or homemaker, if it applies.		Employer's address	2050 E Asu Cir Ste 120					
				Number Str	Number Street			Number Street	
				Tempe		Arizona	85284		7: 0
				City		State	Zip Code	City Stat	e Zip Code
			How long employed there?	9 months					
Part	2: Giv	e Details About N	Nonthly Income						
				. 16			J. Constant	1. do: 1	Cr.
		s you are separated.	ine date you me this form	n. II you nave	HOU	iing to repor	t for any line, v	write \$0 in the space. Incluc	le your non-illing
	•	non-filing spouse have attach a separate she		combine the	info	rmation for a	all employers fo	or that person on the lines b	elow. If you need
						For D	ebtor 1	For Debtor 2 or non-filing spouse	
			ary, and commissions (befo , calculate what the monthly		2.		\$4,680.00		
3.	Estimate	and list monthly ove	rtime pay.		3.		+ \$0.00		
4.	Calculat	e gross income. Add li	ne 2 + line 3.		4.		\$4,680.00		

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Debtor 1Nicole	Johnson	Case numbe	r <i>(if</i>					
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse					
Copy line 4 here	<b>→</b> 4.	\$4,680.00						
5. List all payroll deductions:								
5a. Tax, Medicare, and Social Security deductions	5a.	\$784.64						
5b. Mandatory contributions for retirement plans	5b.	\$0.00						
5c. Voluntary contributions for retirement plans	5c.	\$0.00						
5d. Required repayments of retirement fund loans	5d.	\$0.00						
5e. Insurance	5e.	\$0.00						
5f. Domestic support obligations	5f.	\$0.00						
5g. <b>Union dues</b>	5g.	\$0.00						
5h. Other deductions. Specify:	5h. +	\$0.00 +						
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$ .	+5f + 5g 6.	\$784.64						
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$3,895.36						
8. List all other income regularly received:								
8a. Net income from rental property and from operating a business, profession, or farm								
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.		\$0.00						
8b. Interest and dividends	8b.	\$0.00						
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a							
Include alimony, spousal support, child support, maintenan divorce settlement, and property settlement.	sc. 8c.	\$350.00						
8d. Unemployment compensation	8d.	\$0.00						
8e. Social Security	8e.	\$0.00						
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  8f. \$0.00								
8g. Pension or retirement income	8f. 8g.	\$0.00						
8h. Other monthly income. Specify:	8h. +	\$0.00 +						
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8		\$350.00						
o. Add an other moone had mice out to be too too too to		ψ550.00		_				
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$4,245.36	=	\$4,245.36				
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
Specify:	s a.a.a.o not av		11. +	- \$0.00				
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.  Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies								
Combined monthly incompany in the company in the co								
13. Do you expect an increase or decrease within the year after you file this form?								
✓ No.								
Yes. Explain:								

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		Docu	iment Page 36 of 7	0		
Fill in this infor	mation to identify you	ır case:				
Debtor 1	Nicole		Johnson			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
	Bankruptcy Court for th	ne: Northern	District of Illinois (State)		howing post-petition cha the following date:	ıpter 13
Case number (If known)				MM / DD / YYY	<del>/</del>	
Official	Form 106J	<u> </u>				
Schedul	e J: Your Ex	penses				12/15
information. If (if known). Ans	more space is neede wer every question.	ed, attach another sheet to this	re filing together, both are equal form. On the top of any addition			
	cribe Your Housel	hold				
1. Is this a joi	int case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a	a separate household?				
[	No					
	Yes. Debtor 2 mus	t file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	e dependents?	No				
Do not list [ Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 10 years	Does dependent live with you?	<b>;</b>
			Offilia	10 years	Yes.	
			Child	9 years	No.	
					✓ Yes.	
	penses include if people other	No				
yourself an dependent		Yes				
Part 2: Esti	mate Your Ongoin	g Monthly Expenses				
	of a date after the ba		ou are using this form as a supp plemental Schedule J, check the			
		n-cash government assistance d it on Schedule I: Your Income			Your expe	enses
	I or home ownership or the ground or lot. 4.	· ·	nclude first mortgage payments and		4.	61,000.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Middle Name
 Johnson
 Case number (if known)

 Last Name
 Last Name

First Name	Wilder Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$330.00
6b. Water, sewer, garbage col	lection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$220.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$700.00
8. Childcare and children's ed	ucation costs	8.	\$340.00
9. Clothing, laundry, and dry cl	eaning	9.	\$125.00
10. Personal care products an	d services	10.	\$75.00
11. Medical and dental expens	es	11.	\$75.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$293.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$165.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$527.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify: Education	onal Sources	17c	\$125.00
17d. Other. Specify: Gym M	embership	17d	\$45.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:		19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.	<i>-</i> ,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's associatio			
200. Homeowiter 3 associatio	n or condominant duos	20e	\$0.00

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Debtor 1 Nicole			Johnson	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expense	es.				\$4,020.00
	ies 4 through 21.					\$0.00
	` .	**	from Official Form 106J-2			\$4,020.00
22c. Add lir	ie 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net inco	me.				
23a. Copy	ine 12 (your combined	monthly income) from S	Schedule I.		23a	\$4,245.36
23b. Copy	your monthly expenses	from line 22 above.			23b	\$4,020.00
		ses from your monthly ir	come.			\$225.36
The re	sult is your monthly ne	t income.			23c	
			oan within the year or do yo			

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Fill in this information to identify your case:							
Debtor 1	Nicole		Johnson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

#### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
•		•	
X	7.0 1410010 COMMOON	X	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 1/6/2017	Date	
	MM/DD/YYYY	MM/DD/YYYY	

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Debtor 2						
Debtor 2 (Spouse, if filing) First United States Bankru Case number			Johns	on		
(Spouse, if filing) First United States Bankru Case number		Middle N				
Case number	Name	Middle N	lame Last N	<u></u> ame		
	ptcy Court for the:	Northern	District of III	inois		
(If known)			(5	State)		
						Check if this is a
Official For	m 107					amended filing
Statement c	 of Financial	Affairs fo	or Individuals	s Filing for Bankı	ruptcy	12/1
information. If mor number (if known).	e space is needed Answer every qu	l, attach a sepa estion.	rate sheet to this fo	g together, both are equall rm. On the top of any addit		
Part 1: Give Deta	ils About Your N	Marital Status	and Where You Live	ed Before		
1. What is your o	current marital stat	tus?				
✓ Married						
☐ Not marri	ed					
2. During the las	t 3 years, have you	ı lived anywhere	other than where you	live now?		
☐ No ✓ Yes. List a	all of the places you	ı lived in the last	3 years. Do not includ	e where you live now.		
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
				Same as Debtor 1		Same as Debtor 1
2400 W. I	Madison					
Number S			From <u>07/2014</u>	Number Street		From
			To <u>04/2016</u>			То
	Illinois State	Zip Code		City State	Zip Code	
Chicago City				Same as Debtor 1		Same as Debtor 1
Chicago City						
City		_	From	N N Ol I		From
	itreet		From To	Number Street		From
City	itreet			Number Street		<del></del>

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Case number (if known)

Johnson

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$39474.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$133368.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: \$7,200.00 For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Nicole

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Johnson Debtor 1 Nicole \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Nicole			Jol	hnson	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp ige	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any elerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider?  you are a general partner; g securities; and any managing odomestic support obligations,
<b>✓</b>	No						
Ш	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigned		Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
-	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Johnson Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Nicole	Johnson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because yo		pank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			· -
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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ebtor 1	Nicole		Johnson	Case number (if know	vn)	
		dle Name	Last Name		, <u> </u>	
. Wit	thin 2 years before you filed for ban	nkruptcy, did yo	ou give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
	l No					
✓	No					
	Yes. Fill in the details for each gift	or contribution.				
	Gifts or contributions to charities	e	Describe what you contrib	uited	Date you	Value
	that total more than \$600	3	Describe what you continu	Juleu	contributed	Value
	that total more than 4000				Contributed	
	Charity's Name					
	Number Street					
	rumber eneet					
	City State Z	Zip Code				
	only only	p				
+ 6·	List Certain Losses					
. Wit	hin 1 year before you filed for bank	kruptcy or since	you filed for bankruptcy, di	d you lose anything bed	cause of theft, fire,	other disaster, or
	nbling?					•
	No					
✓	No					
	Yes. Fill in the details.					
	Describe the property you lost an	nd	Describe any insurance c	overage for the loss	Date of your	Value of property
	how the loss occurred		Include the amount that ins		loss	lost
			pending insurance claims of			
			A/B: Property.			
			, ,			
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparin lude any attorneys, bankruptcy petition	kruptcy, did you ng a bankruptcy	petition?			anyone you consulte
. Wit	hin 1 year before you filed for bank out seeking bankruptcy or preparin	kruptcy, did you ng a bankruptcy	petition?			anyone you consulte
. Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition	kruptcy, did you ng a bankruptcy	petition?			anyone you consulte
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No	kruptcy, did you ng a bankruptcy	/ petition? redit counseling agencies for s	ervices required in your b	ankruptcy.	
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No	kruptcy, did you ng a bankruptcy	redition? redit counseling agencies for s  Description and value of a	ervices required in your b	ankruptcy.  Date payment	Amount of
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No	kruptcy, did you ng a bankruptcy	/ petition? redit counseling agencies for s	ervices required in your b	Date payment or transfer	
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No Yes. Fill in the details.	kruptcy, did you ng a bankruptcy	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	thin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm	kruptcy, did you ng a bankruptcy	redition? redit counseling agencies for s  Description and value of a	ervices required in your b	Date payment or transfer	Amount of
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	kruptcy, did you ng a bankruptcy	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	kruptcy, did you ng a bankruptcy	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	kruptcy, did you ng a bankruptcy	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank out seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	kruptcy, did you ng a bankruptcy	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparinude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	kruptcy, did young a bankruptcy n preparers, or c	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street  28th Floor  Chicago Illinois	kruptcy, did young a bankruptcy n preparers, or c	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street  28th Floor  Chicago Illinois	kruptcy, did young a bankruptcy n preparers, or c	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois (City State Z	kruptcy, did young a bankruptcy n preparers, or c	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm  Person Who Was Paid 20 S. Clark Street  Number Street  28th Floor  Chicago Illinois	kruptcy, did young a bankruptcy n preparers, or c	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Z  Email or website address	kruptcy, did young a bankruptcy n preparers, or construction of the construction of th	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparing lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street  28th Floor  Chicago Illinois (City State Z	kruptcy, did young a bankruptcy n preparers, or construction of the construction of th	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparinude any attorneys, bankruptcy petition No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Z Email or website address  Person Who Made the Payment, if N	kruptcy, did young a bankruptcy n preparers, or construction of the construction of th	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wit	chin 1 year before you filed for bank but seeking bankruptcy or preparin lude any attorneys, bankruptcy petition No  Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Z  Email or website address	kruptcy, did young a bankruptcy n preparers, or construction of the construction of th	petition? redit counseling agencies for s  Description and value of a transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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Nicole		Johnson	Case number <i>(if kn</i>	iown)	
First Name	Middle Name	Last Name			
lp you deal with your credit	ors or to make payn	nents to your creditors?	your behalf pay or trans	sfer any property to a	anyone who promised to
No Yes. Fill in the details.					
'		Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
Person Who Was Paid		-			
Number Street		-			
City State	Zin Code	- -			
	·				
e ordinary course of your bu	isiness or financial and transfers made as	offairs? security (such as the granting of			
No Yes. Fill in the details.					
		Description and value or property transferred	payment	s received or debts p	Date transfer was made
Person Who Received Tran	sfer	-			
Number Street		-			
City State Person's relationship to you	Zip Code J	-			
Person Who Received Tran	sfer	-			
Number Street		-			
City State Person's relationship to you	Zip Code	-			
neficiary?		d you transfer any property t	o a self-settled trust or	similar device of whi	ch you are a
No Yes. Fill in the details.					
-		Description and value	of the property transfer	red	Date transfer was made
Name of trust					
	thin 1 year before you filed by you deal with your credit not include any payment or to live you. It is not include any payment or to live year. Fill in the details.  Person Who Was Paid  Number Street  City State than 2 years before you filed to ordinary course of your builde both outright transfers and transfers that you have alread tran	thin 1 year before you filed for bankruptcy, did lp you deal with your creditors or to make payn not include any payment or transfer that you listed  No Yes. Fill in the details.  Person Who Was Paid  Number Street  City State Zip Code thin 2 years before you filed for bankruptcy, did a ordinary course of your business or financial a sid transfers that you have already listed on this state.  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  thin 10 years before you filed for bankruptcy, dineficiary? The see are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on to you deal with your creditors or to make payments to your creditors?  No Yes. Fill in the details.  Description and value of transferred  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise or dinary course of your business or financial affairs? Stude both outight transfers and transfers made as security (such as the granting of did transfers that you have already listed on this statement.  No Yes. Fill in the details.  Description and value of property transferred  Number Street  City State Zip Code  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  thin 10 years before you filed for bankruptcy, did you transfer any property to the ficiary?  uses are often called asset-protection devices.)  No Yes. Fill in the details.	thin 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or tran jo you deal with your creditors or to make payments to your creditors?  not include any payment or transfer that you listed on line 16.  No  Yes. Fill in the details.  Person Who Was Paid  Number Street  City State Zip Code  thin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to ordinary course of your business or financial affairs?  Lude both outpit transfers and transfers made as security (such as the granting of a security interest or mot did ransfers that you have already listed on this statement.  No  Yes. Fill in the details.  Description and value of any property transferred  Description and value of any property transferred and the contraction of the property transferred and transferred and the property transferred and transferred and the property transferred and transferred and trans	Description and value of any property to a self-settled trust or similar device of white ficiary?

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Johnson Debtor 1 Nicole Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Johnson Debtor 1 Nicole Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Nicole			John		C	ase number <i>(i</i>	f known)		
		First Name	N	liddle Name	Last N	Name					
26.	Hav	e you been a party	y in any judicia	al or administr	ative proceed	ing under	any environm	ental law? Ir	nclude settlemen	its and orders	s.
		No Yes. Fill in the det	ails.								
					Court or agen	су		Nature	of the case		Status of the case
		Case title			Court Name			_			Pending
					NumberStreet			_			On appeal
		Case number						_			Concluded
		_			City	State	Zip Code				_
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to	o Any Bu	siness				
27.	Witi	A member of A partner in a An officer, dir	etor or self-em a limited liabil a partnership rector, or man at least 5% of above applies.	aployed in a tra ity company (L aging executive the voting or e Go to Part 12.	ade, profession  LC) or limited  re of a corpora  quity securities	n, or other liability pa ation s of a corp	r activity, either artnership (LLF poration	r full-time or <sub>l</sub>		ny business?	
	Ч	roo. Oncon all the	at apply above				ure of the busi	ness	Employer Iden		
		Business Name			-				EIN:		
		Number Street			— Name of	f account	ant or bookke	eper	Dates busines	s existed	
		City	State	Zip Code	_				From	To	
					Describe	e the nati	ure of the busi	ness	Employer Iden include Social		
		Business Name			_				EIN:		
		Number Street			Name of	f account	ant or bookke	ener	Dates busines	s existed	
		City	State	Zip Code	_				From	То	_
					Describ	e the natu	ure of the busi	ness	Employer Iden include Social		
		Business Name			_				EIN:		
		Number Street			Name of	f account	ant or bookke	eper	Dates busines	s existed	
		City	State	Zip Code	_				From	To	

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Debt	tor 1	Nicole			Johnson	Case number (if known)
		First Name	Mie	ddle Name	Last Name	
28.	crec	nin 2 years before ditors, or other par No Yes. Fill in the det	rties.	nkruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Number Street				
		City	State	Zip Code		
		City	State	Zip Code		
Part	12:	Sign Below				
t	rue a	ind correct. I unde kruptcy case can	erstand that ma result in fines (	king a false stat	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/	Nicole Johnson ure of Debtor 1			Signature of Debtor 2
		Oignate	die of Debtor 1			Date
		Date	1/6/2017			Date
г	Did vo	ou attach addition	al nages to Yo	ır Statement of F	inancial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	_ `		a. pagoo to 10	a. Gracomonic or i	manoral ymano for marvi	add I mily to Summapley (Cindian Ferm 107).
L	<b>∡</b> N	0				
	Y	es				
	Did yo	ou pay or agree to	pay someone v	vho is not an att	orney to help you fill out b	ankruptcy forms?
	.∕I N	О				
	_	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

	No. 1. July 1.	Northeni	District of Illinois	O N-	
n re _	Nicole Johnson  Debtor			Case No.	(If known)
	DODIOI			Chapter	Chapter 13
1	DISCLOSURE OF C	d. Bankr. P. 2016(b)	), I certify that I am the att	orney for the abo	ovenamed debtor(s) and that
	compensation paid to me within one ye rendered or to be rendered on behalf of				
	For legal services, I have agreed to acce	ept .			\$4,000.00
	Prior to the filing of this statement I have	ve received			\$350.00
	Balance Due				\$3,650.00
2	. The source of the compensation paid to	o me was:			
	<b>✓</b> Debtor	Other (s	specify)		
3	. The source of the compensation paid to	o me is:			
	<b>✓</b> Debtor	Other (s	specify)		
4.	. I have not agreed to share the above members and associates of my law		ensation with any other p	erson unless the	ey are
	I have agreed to share the above-d members or associates of my law fi the people sharing in the compens	irm. A copy of the a			
5.	. In return for the above-disclosed fee, I I a. Analysis of the debtor's financia bankruptcy;				
	b. Preparation and filing of any pe	tition, schedules, s	statements of affairs and p	olan which may b	pe required;
	c. Representation of the debtor at	the meeting of cre	ditors and confirmation h	earing, and any	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceed	ings and other contested	bankruptcy mat	ters;
6	. By agreement with the debtor(s), the ab	ove-disclosed fee	does not include the follo	wing services:	
		_	RTIFICATION		
	I certify that the foregoing is a complete stor(s) in this bankruptcy proceedings.	statement of any ac	greement or arrangement	for payment to r	ne for representation of the
	1/6/2017		/s/ Elizab	eth Placek	
	Date		Signature	of Attorney	
			Semrad	Law Firm	
			Name o	f law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Johnson , Nicole  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	RIX		
Tr knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is tru	ue and correct to the best of their		
Date:	1/6/2017	/s/ Johnson,Nicole Johnson,Nicole <i>Signature of Deb</i>	)		

EXETER FINANCE CORP PO Box 201347 c/o Marian Garza Arlington , 76006

L J ROSS ASSOCIATES IN 4 UNIVERSAL WAY JACKSON , 49202

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, 57107

MIDLAND FUNDING 2365 Northside Drive San Diego , 92108

MABT/CONTFIN 8405 SW Nimbus Ave Suite A Beaverton, 97008

CAPITAL ONE P O Box 30253 Salt Lake City, 84130

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK, 23502

DRLEONARDS PO BOX 2845 MONROE, 53566

JPMORGAN CHASE BANK 2000 MARCUS AVENUE NEW HYDE PARK, 11042

Comcast Cable c/o Xfinity PO Box 2127 Austell , 30168

Peoples Gas 200 E. Randolph Chicago , 60601 City of Chicago Department of Revenue 121 North LaSalle Street Chicago , 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago , 60604

AT&T PO Box 105262 Atlanta , 30348

Verizon Wireless - Bankruptcy 500 Technology Drive, Suite 550 Saint Charles , 63304

Synchrony Bank PO Box 965064 Orlando , 32896

Alltran Financial, LP Po Box 610 Sauk Rapids , 56379

Chrysler Capital Po Box 961272 Fort Worth , 76161 B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Nicole Johnson		Case No.	
-	Debtor		discontinuos de la compansión de la comp	(if known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATI	ON OF ATTORNEY F	OR DEBTOR
1.	ovenamed debtor(s) and that be paid to me, for services bankruptcy case is as follows:			
	For legal services, I have agreed to	accept		\$4,000.00
	Prior to the filing of this statemen	t I have received		\$350,00
	Balance Due			\$3,650.00
2.	The source of the compensation p	oaid to me was:		MATERIAL PROPERTY OF THE PROPE
	✓ Debtor	Other (speci	fy)	
3.	The source of the compensation p	oaid to me is:		
	<b>J</b> Debtor	Other (speci	fy)	
4.	I have not agreed to share the members and associates of m	above-disclosed compensa y law firm.	tion with any other person unless the	y are
	I have agreed to share the abordmembers or associates of my the people sharing in the com	law firm. A copy of the agree	with a other person or persons who a ement, together with a list of the name	are not as of
5.	In return for the above-disclosed f a. Analysis of the debtor's fir bankruptcy;	ee, I have agreed to render le nancial situation, and renderi	egal service for all aspects of the banking advice to the debtor in determining	ruptcy case, including: g whether to file a petition in
	b. Preparation and filing of a	ny petition, schedules, stater	ments of affairs and plan which may b	e required;
	c. Representation of the debt	or at the meeting of creditor	s and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debt	or in adversary proceedings	and other contested bankruptcy matt	ers;
6.	By agreement with the debtor(s), the	ne above-disclosed fee does	not include the following services:	
		CERTIF	ICATION	
l debte	certify that the foregoing is a comp or(s) in this bankruptcy proceeding:	lete statement of any agreen s.	nent or arrangement for payment to m	ne for representation of the
	1/6/2017		/s/ Chad Mizelle	
	Date	***************************************	Signature of Attorney	
			Semrad Law Firm	
		***************************************	Name of law firm	



#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- I. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle-payments.

6. Advise the debtor of the need to maintain appropriate insurance.

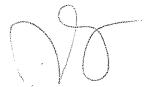
#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$61.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$3,711.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/6/2017	
Signed:	
/s/ Nicole Johnson	
	/s/ Chad Mizelle
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Nicole First Name	Middle Name	Johnson Last Name	Case number (// known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?  17. Are you filing under Chapter 7?	16a. Are your debts primaril "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts y	y consumer debts? Coal primarily for a personal primarily for a personal y business debts? Business debts? Businestment or through the control of the contro	al, family, or household iness debts are debts the characteristics in the business of the business in the busi	purpose."  at you incurred to obtain siness or investment.
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that  No.	er 7. Do you estimate that a funds will be available to a	after any exempt property distribute to unsecured cr	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001	\$10 million -\$50 million -\$100 million 1-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Subject C	entertal and a second a second and a second	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	of title 11, United States Code under Chapter 7.  If no attorney represents me ar out this document, I have obta I request relief in accordance will understand making a false state.	hapter 7, I am aware that. I understand the relief and I did not pay or agree ined and read the notice with the chapter of title 1 atement, concealing procase can result in fines a	t I may proceed, if eligit available under each ch to pay someone who is required by 11 U.S.C. 1, United States Code, perty, or obtaining mon	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed a not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in isonment for up to 20 years, or
	Executed on 1/6/2017 MM / DI		Executed on	MM / DD / YYYY

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Fill in this in	formation to identify you	(Case)			
Debtor 1	Nicole First Name	Middle Name	Johnson Last Name		
Debtor 2 (Spouse, if filing		Middle Name	Last Name		
United State	s Bankruptcy Court for th		District of Illinois		
Case numbe (If known)	And the defendent date of the property of the		(State)		
Officia	I Form 106D	ec ec		J	Check if this is an amended filing
Declara	ition About ar	ı Individual Debt	or's Schedules	•	12/15
If two marrie	d people are filing toge	ther, both are equally respo	nsible for supplying correct infor	mation.	
money or pro	pperty by fraud in conne 2, 1341, 1519, and 3571	ction with a bankruptcy cas	or amended schedules, Making : e can result in fines up to \$250,	a faise statement, concealing prop 000, or imprisonment for up to 20 y	erty, or obtaining years, or both. 18
Did you	pay or agree to pay so	neone who is NOT an attorn	ey to help you fill out bankruptc	y forms?	
No No					
Yes	. Name of person	***************************************	Attach Bankruptcy Petition Signature (Official Form 11	Preparer's Notice, Declaration, and 9).	
Under p	enalty of perjury, I deci	are that I have read the sum	mary and schedules filed with th	nis declaration and	
	ey are true and correct.	***************************************	/		
<del></del>	ole Johnson	<del>\</del>	Signature of Deb	otor 2	
Date 1/		VK	Date		:
M	M/DD/YYYY	<b>!</b>	MM/DD/Y	YYY	

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Debtor 1 Nicole First Name	^	h4/ a-tt- st-	Johnson	Case number (il known)	
rustivani		Middle Name	Last Name		
8. Within 2 year creditors, o	ars before you filed for r other parties.	bankruptcy, did y	ou give a financial stater	nent to anyone about your business?	Include all financial institutions
☑ No ☑ Yes. Fil	in the details below.				
Browns			Date issued		
Name			MM/DD/YYYY	O CONTRACTOR OF THE CONTRACTOR	
Numbe	er Street		<del></del>		
			*		
City	State	Zip Code			
are 124 Sign B	lelow				
а рапктиртсу	case can result in fin	es up to \$250,000,	or imprisonment for up t	erty, or obtaining money or property o 20 years, or both. 18 U.S.C. §§ 152,	1341, 1519, and 3571,
	Signature of Debtor	1		Signature of Debtor 2	**************************************
	Date 1/6/2017	¥.	وروس مدمه مدرجه مناه	Date	
Did you attac	h additional pages to	Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official	Form 107)?
✓ No			-		
Til Yes					
Did you pay or	r agree to pay someor	ie who is not an at	torney to help you fill out	bankruptcy forms?	
Z No					
Yes. Name	e of person			Attach the Bankruptcy Petition	

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#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Johnson , Nicole	Constant	
•	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFICA	TION OF CREDITOR MAT	RIX
The knowledge.	e above named Debtors hereby verify th	nat the attached list of creditors is tru	ue and correct to the best of their
Date:	1/6/2017	/s/ Johnson , Nic	1/1/
		Johnson , Nicole Signature of Debt	

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Deb	or 1 Nicole First Name	Middle Name	Johnson Last Name	Case number (#known)	
16		family income that applies to y		Control of the Contro	
,	16a. Fill in the state in w		ou. Follow these steps: lillinois		
	16b. Fill in the number o	f people in your household.	3		
	household	mily income for your state and significant for	To find	a list of applicable median income amounts, go y also be available at the bankruptcy clerk's offic	\$75,454.00 online
17.	How do the lines comp		, mo 101111, 11113 1131 1111	y also be available at the parkidptcy clerk's office	æ.
	17a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. On the C. § 1325(b)(3). <b>Go to Part 3.</b> Do	e top of page 1 of this f NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not de</i> n of <i>Disposable Income</i> (Official Form 122C-2).	termined
	U.S.C. § 1325	re than fine 16c. On the top of pa (b)(3). Go to Part 3 and fill out t ir current monthly income from li	Calculation of Disposa	k box 2, <i>Disposable income is determined unde</i> ible Income (Official Form 122C-2). On line 3	<i>r 11</i> 9 of that
Pan	Salculate Your C	ommitment Period Under	l1 U.S.C. §1325(b)(	(4)	
18.	· · · · · · · · · · · · · · · · · · ·	e monthly income from line 11.			\$5,273.00
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are r er 11 U.S.C. § 1325(b)(4) allows y	narried, your spouse is ou to deduct part of yo	not filing with you, and you contend that calcul our spouse's income, copy the amount from line	ating the a 13.
	19a. If the marital adjustr	ment does not apply, fill in 0 on li	те 19а.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$5,273.00
20.	Calculate your current	monthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$5,273.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the yea	r for this part of the for	n. ·	\$63,276.00
	20c. Copy the median fa	mily income for your state and siz	e of household from lin	ne 16c.	\$75,454.00
21,	How do the lines compa	are?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise orderes 3 years? Go to Part 4.	ed by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	n or equal to line 20c. Unless oth <i>period is 5 years.</i> Go to Part 4.	erwise ordered by the c	ourt, on the top of page 1 of this form, check b	ox
Part	g Sign Below				
	By signing here, I de	clare under penalty of perjury that	the information on this	statement and in any attachments is true and o	onect.
	🗶 /s/ Nicole Joh	nnson \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	×		
	Signature of Deb	tor 1	S	gnature of Debtor 2	_
	Date 1/6/2017 MM/DD/Y	<del></del>	D	MM/DD/YYYY	•
	If you checked 17a, o If you checked 17b, f above.	do NOT fill out or file Form 122C- fill out Form 122C-2 and file it wit	2. h this form. On line 39	of that form, copy your current monthly income	from line 14

Official Form 122C-1